

**BUDGETARY NEEDS OF EMPLOYED BLIND  
PERSONS IN NEW YORK STATE**

**December, 1944**

**NEW YORK STATE DEPARTMENT OF SOCIAL WELFARE**

**112 State Street**

**Albany, N. Y.**

**Robert T. Lansdale, *Commissioner***



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### *Acknowledgment*

Grateful recognition is given to the individual blind persons whose painstaking efforts in collecting data made this study possible.

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## *Foreword*

The activities of the State Department of Social Welfare on behalf of the blind are statutory responsibilities. The principal activities are divided into two programs: One consists of various preventive and corrective services to blind men, women and children, maintained by our Bureau of Services for the Blind (New York State Commission for the Blind); the other program is financial assistance to the needy blind, supervised by our Bureau of Public Assistance.

We believe that this study, made under the supervision of Miss Gladys Fisher, represents a step forward as a realistic effort to determine individual cash grants for the blind. In the past, such determinations were based primarily on the needs of non-handicapped persons. Few if any public agencies, to our knowledge, had ever attempted to learn what the actual needs of blind persons were. With the cooperation of the various associations for the blind in this State and scores of blind persons not receiving public assistance, we set out to learn, at first hand, from the blind themselves, just what blindness meant to them in terms of extra costs in everyday living. The results of this study are being incorporated in our blind assistance budgeting policies and will benefit the blind throughout the State.

We in the Department recognize that this study is less than conclusive or definitive, that it is more in the nature of a first attempt—of an exploratory project. But we believe we have made a start in the right direction. We hope this effort will encourage other and better studies among the private and public agencies in the field of the blind.

ROBERT T. LANSDALE, *Commissioner*



## INTRODUCTION

This study was undertaken by the State Department of Social Welfare in cooperation with the Statewide Committee on the Blind to determine the nature and extent of differences in the needs of the blind as compared with sighted persons. At the present time the needs of individuals receiving public assistance are based on studies of sighted persons and their needs. It has long been felt, however, that the needs of the blind differ so much from those of the sighted that an adequate standard of assistance for the latter might be wholly inadequate to meet the special conditions incidental to blindness.

The study was limited to employed blind persons who were not receiving public assistance, because the objective was to learn how the normal expenditure pattern of blind persons diverged from that of the general population as reported in studies of consumer expenditures. The receipt of assistance necessarily conditions the distribution of an individual's expenditures—that is, the spending pattern tends largely to be fixed for him, rather than by him, according to his own judgment of his needs.

Associations for the blind and other social agencies cooperated in distributing the schedules and instructions among the employed blind and in the supervision of the recording of social and financial data. An attempt was made to study a cross-section of employed blind residing in New York City and upstate areas, including Albany, Binghamton, Johnson City, Poughkeepsie, Watertown, Rochester, Syracuse, Utica, Clinton, Verona, Glens Falls and Warsaw. Reports were received from more than 100 individuals; 83 schedules pertaining to social characteristics, and 60 schedules dealing with expenditures of the blind, were considered sufficiently complete for inclusion in this analysis.

While the desirability of obtaining annual budgetary data was recognized, the recording of such information on a daily basis would have proved too arduous a task for the blind group. Instead, financial data for the months of March and July 1943 were obtained and compared as a test of seasonal variation in expenditures. A small number of the 60 individuals who submitted data on their expenditures for March also reported complete financial data for July; a comparison of the findings for both months indicated little variation either in expenditures for individual items or in total monthly outlays. The analysis was therefore limited to expenditures for the month of March, which may be considered a fairly representative period.

Although this analysis includes a comparatively small number of cases, it represents a pioneering effort in studies of expenses of the blind, and its findings can be viewed as indications or trends in the budgetary needs of blind as compared with sighted individuals.

## *SUMMARY*

Of the 83 employed blind who participated in this study, 34 lived in New York City and 49 in upstate communities; 45 were women and 38 were men, varying in age from 20 to over 65 years; most of them, however, were under 50 years of age.

About three-fourths of the group attended high school and nearly 20 percent attended college. Factory and professional workers were almost equally represented, both groups comprising nearly one-half of the total number included in the study.

Fifty-five were in household groups, primarily with spouse and children; 24 lived alone, and four were in an institution.

All of them were not completely without sight; 57 were totally blind and 26 partially blind. Forty-four of the totally blind and 10 of the partially blind traveled with paid guides and three had seeing-eye dogs.

Analysis of the expenditures of the employed blind reveals marked differences in special budgetary needs in contrast with the needs of sighted individuals. Guide service alone represents an average monthly outlay of \$10.97 for those requiring regular assistance; when those who do not employ guide service are included, the monthly average is \$4.58. Other special needs of the employed blind include clothing, housing and household fuels, transportation, medical and personal care. Among the blind living alone, the combined monthly expenditures for these items, including guide service, averaged \$57.96 as against \$38.34 for the general single consumer, a difference of \$19.62. Furthermore, a large number of the employed blind reported a variety of needs, mostly guide service, clothing, and medical care which, although partly met by relatives and friends, were not included in the cash expenditures of the group studied.

The needs of the totally blind were somewhat greater than those of the partially blind, while individuals living alone incurred larger expenditures than persons living in family groups.

Special needs incidental to blindness are plainly evident both among the New York City and upstate residents, with uniformly higher expenditures for the New York City group.

## *FINDINGS*

The data which relate to the month of March 1943 are presented separately for New York State, New York City and upstate communities. A brief description is also given of the social characteristics of the blind which may have some bearing on special needs, such as degree of blindness, living arrangements, and occupational status. Social data are presented for 83 blind persons as well as financial information which was received from 60 of them.

## SOCIAL CHARACTERISTICS

**Age, Sex, and Color** Of the 83 persons represented in this study, two were Negroes. There were 45 women and 38 men. Of the 82 persons whose age was reported, 66 were between 20 and 50 years of age, eight were 60 years or over. Thirteen, or approximately one-third of the men, were under 40 years; 17 were between the ages of 40 and 60; eight were 60 or over. The 45 women represented a younger group, 33 or nearly three-fourths being under 40 years of age, and none 60 or more. The age and sex distribution is shown below:

TABLE 1  
AGE AND SEX OF EMPLOYED BLIND

| Age               | Total | Male | Female |
|-------------------|-------|------|--------|
| Total.....        | 83    | 38   | 45     |
| 20-29.....        | 20    | 4    | 16     |
| 30-39.....        | 26    | 9    | 17     |
| 40-49.....        | 20    | 11   | 9      |
| 50-59.....        | 8     | 6    | 2      |
| 60-69.....        | 8     | 8    | ..     |
| Not reported..... | 1     | ..   | 1      |

**Degree of Blindness, Living Arrangements** Fifty-seven, or more than two-thirds of the group, were totally blind, and 26 were partially blind. Among the partially blind, seven could see only large objects, 13 could read the larger headlines, five had somewhat greater vision, and in one instance the degree of partial vision was not reported. The proportion of totally blind among the men and women was equal. The totally blind persons were generally older than the partially blind, the median ages being 40.9 years and 32.5 years respectively.

Of the 57 totally blind persons, 20 were living alone; 11 in boarding houses, six in furnished rooms, and three in their own apartments, while 35 lived in household groups, 20 of them with spouse or with spouse and children, seven with children or other relatives, and in the other eight cases the composition of the household group was not indicated. Four individuals were living with spouses who were also blind.

Of the 26 partially blind persons, four lived alone; 20 lived in household groups, seven of the latter with spouse or spouse and children; nine with children or other relatives; and two lived in an institution.



It is interesting to find that 20 of the 57 totally blind lived alone, although 11 of them were in boarding houses and were not completely dependent on themselves.

TABLE 2  
LIVING ARRANGEMENTS AND DEGREE OF BLINDNESS  
OF EMPLOYED BLIND

| Living Arrangements     | New York State |               |                 | New York City |               |                 | Upstate |               |                 |
|-------------------------|----------------|---------------|-----------------|---------------|---------------|-----------------|---------|---------------|-----------------|
|                         | Total          | Totally Blind | Partially Blind | Total         | Totally Blind | Partially Blind | Total   | Totally Blind | Partially Blind |
| Total.....              | 83             | 57            | 26              | 34            | 27            | 7               | 49      | 30            | 19              |
| Living alone.....       | 24             | 20            | 4               | 11            | 8             | 3               | 13      | 12            | 1               |
| In household group..... | 55             | 35            | 20              | 19            | 17            | 2               | 36      | 18            | 18              |
| In institution.....     | 4              | 2             | 2               | 4             | 2             | 2               | ..      | ..            | ..              |

**Education** Sixty-three persons, or three-fourths of the total, had been high school students and 15 had also attended college. Among the 38 males were 12 who had had elementary schooling only, 16 who had attended high school, and 10 who had been college students.

Of the 45 women, eight had been to elementary school only, 32 had attended high school, and five had been college students. Of the 32 high school students, 16 were reported as graduates, four of whom had also completed a business course; one had pursued a teacher's training course and one had completed other special training.

TABLE 3  
EDUCATION OF EMPLOYED BLIND

| Education                   | New York State |         | New York City |         | Upstate |         |
|-----------------------------|----------------|---------|---------------|---------|---------|---------|
|                             | Number         | Percent | Number        | Percent | Number  | Percent |
| Total.....                  | 83             | 100.0   | 34            | 100.0   | 49      | 100.0   |
| Elementary school only..... | 20             | 24.1    | 3             | 8.8     | 17      | 34.7    |
| High school only.....       | 48             | 57.8    | 22            | 64.7    | 26      | 53.1    |
| College.....                | 15             | 18.1    | 9             | 26.5    | 6       | 12.2    |

It is encouraging to find that so large a proportion of the employed blind have been able to obtain a secondary or college education. It is possible too, that a number of those included in the study may not yet have completed their education inasmuch as the lower limit of the age range is only 20 years.



**Occupation** Twenty-one of the employed blind were factory workers, including a foreman; 19 were in professional vocations, such as education, social work, music and religion; 10 were dictaphone operators or stenographers; seven were engaged in caning, weaving, broom making or handwork; five were employed in blind workshops, the nature of such work not being stated; and nine operated newsstands. The remaining cases were scattered over a wide range of occupations, including such diverse types of jobs as clerk, salesman, telephone operator, receptionist, piano tuner, rooming house operator and farm laborer.

These findings indicate less concentration in the so-called sheltered occupations than one would expect to find among the blind. The occupational distribution of the men, in contrast with that of the women, appears to parallel that of sighted persons.

**Guide Service** Of the total of 83 persons, 44 who were totally blind and 10 who were partially blind traveled with guides. This, of course, is an important item in the special needs arising from the absence of sight. Thirteen totally blind persons and 16 partially blind reported that they did not require guide service. This does not mean, however, that they are always able to get about alone, but rather that, when in need of such help, they can call upon relatives or others. Three persons maintained seeing-eye dogs.

## EXPENDITURES

For several reasons, chiefly the lack of complete data and the inability to separate personal from family expenses where individuals were living in family groups, there were only 60 schedules which could be analyzed in relation to living expenses of the individual blind person. The average expenditure for these 60 individuals was \$99.07 for the month of March 1943. This figure represents the total per capita outlay for the month, including personal taxes, savings, and gifts to organizations. For the purpose of this study, however, it is more pertinent to limit the analysis to consumption items of expenditures. Considering consumption items only, the per capita monthly outlay is reduced to \$88.90 for the 60 individuals for whom data were available.

**Expenses; Living Arrangements** The per capita expenditures for major categories of consumption are shown in Table 4. It will be observed that for the entire group (those living alone and in family groups), the major items of consumption, in order of per capita expenditures, were food and beverages, housing and household fuels, and clothing. Significant expenses, however, were also incurred for transportation, guide service, and medical care.

TABLE 4

PER CAPITA OUTLAY FOR MAJOR CATEGORIES OF CONSUMPTION  
OF EMPLOYED BLIND LIVING ALONE AND IN HOUSEHOLD GROUPS,  
MARCH 1943

| Major Category of Consumption    | Total   | Living Alone | Household Group |
|----------------------------------|---------|--------------|-----------------|
| Total.....                       | \$88.90 | \$96.50      | \$84.50         |
| Food and beverages.....          | 27.61   | 28.45        | 27.12           |
| Clothing.....                    | 14.00   | 17.72        | 11.85           |
| Housing and household fuels..... | 19.64   | 21.83        | 18.38           |
| Household operation.....         | 2.67    | 2.84         | 2.57            |
| Household furnishings.....       | .60     | 1.22         | .24             |
| Transportation.....              | 6.04    | 6.09         | 6.00            |
| Guide Service.....               | 4.58    | 4.84         | 4.43            |
| Medical care.....                | 4.21    | 4.74         | 3.90            |
| Personal care.....               | 2.33    | 2.74         | 2.09            |
| Recreation.....                  | 2.64    | 2.40         | 2.79            |
| Tobacco.....                     | 1.63    | 1.57         | 1.67            |
| Reading.....                     | .50     | .55          | .47             |
| Education.....                   | .28     | .07          | .40             |
| Other.....                       | 2.17    | 1.44         | 2.59            |

There were 22 blind persons living alone whose per capita outlay for consumption items amounted to \$96.50, as compared with a per capita of \$84.50 for the 38 persons living in family groups. Among those living alone, larger expenditures were recorded for such items as clothing, rent, food and personal care; persons living in family groups have in varying degree the services of relatives and friends.

In New York City, there was less difference between the average outlay for persons living alone—\$105.01—and those living in household groups—\$100.91—than there was in upstate communities where averages were \$86.28 and \$71.23 respectively.

**Expenses of Blind and Sighted Persons** In order to relate expenditures of the employed blind to those of sighted persons, the figures as obtained in this study were compared with the monthly average money expenditures for the year 1942 as shown in the OPA report entitled *Civilian Spending and Saving 1941 and 1942*. The comparison was made for consumers with an annual income level ranging from \$1,000 to \$1,500, inasmuch as the majority of the employed blind who submitted schedules of their monthly expenditures fell approximately within this income group. Furthermore, comparative data are here shown for persons living alone, since the consumer studies relate to single persons maintaining independent living quarters or living as lodgers.

The monthly average expenditure of single consumers with an annual income of \$1,000 to \$1,500 was \$83.17 during 1942, or \$13.33 less than the average expenditure of the 22 employed blind living alone for the month of March 1943. The following comparison of the expenditures for the two groups reveals certain differences between the needs of blind and sighted persons:

TABLE 5

MONTHLY AVERAGE CONSUMPTION EXPENDITURES OF 22 EMPLOYED BLIND PERSONS LIVING ALONE IN NEW YORK STATE AND OF THE TOTAL CIVILIAN POPULATION (SINGLE CONSUMERS) IN THE UNITED STATES

| Major Category<br>of Consumption   | Average Expenditures                         |                                                                                         |
|------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------|
|                                    | Employed Blind<br>Living Alone<br>March 1943 | Total Civilian Population<br>(Single Consumers)<br>Monthly Average<br>1942 <sup>a</sup> |
| Total.....                         | \$96.50                                      | \$83.17                                                                                 |
| Food and beverages.....            | 28.45                                        | 32.00                                                                                   |
| Clothing.....                      | 17.72                                        | 12.83                                                                                   |
| Household and household fuels..... | 21.83                                        | 15.59                                                                                   |
| Household operations.....          | 2.84                                         | 3.17                                                                                    |
| Household furnishings.....         | 1.22                                         | .58                                                                                     |
| Transportation.....                | 6.09                                         | 5.42                                                                                    |
| Guide Service.....                 | 4.84                                         | .....                                                                                   |
| Medical care.....                  | 4.74                                         | 3.00                                                                                    |
| Personal care.....                 | 2.74                                         | 1.50                                                                                    |
| Recreation.....                    | 2.40                                         | 3.00                                                                                    |
| Tobacco.....                       | 1.57                                         | 3.58                                                                                    |
| Reading.....                       | .55                                          | 1.50                                                                                    |
| Education.....                     | .07                                          | .33                                                                                     |
| Other.....                         | 1.44                                         | .67                                                                                     |

<sup>a</sup> Source: *Civilian Spending and Saving 1941 and 1942*, Office of Price Administration, Division of Research. Consumer Income and Demand Branch.

It will be observed that guide service, an expense necessary only for the blind, averaged \$4.84. This figure relates total expenditures for guide service to all employed blind living alone who reported expenditure data, regardless of whether they employed this type of service. The monthly per capita cost of guide service for those individuals who used it regularly was \$10.97.

Clothing, housing and household fuels, transportation, medical care, and personal care were also found to be costlier items for the blind than for the general population. For the blind, the average monthly amount expended for housing and household fuels was \$21.83 as compared with \$15.59 for the average consumer. Clothing absorbed \$17.72 of the blind person's budget and only \$12.83 of



that of the general consumer. Transportation accounted for \$6.09 of the average monthly expenditure of the blind as against \$5.42 for the general population. Medical care, for which there is a greater need among handicapped individuals than in the general population, averaged \$4.74 for the blind, in contrast to \$3.00 for the general consumer. Personal care, which includes services at barber shops and beauty parlors and toilet articles and preparations, represents another item of greater expense among the blind; for the individuals studied, the monthly cost of personal care averaged \$2.74, compared with \$1.50 for the general population.

On the other hand, certain other items, such as food, household operation, tobacco, and reading, represent larger expenditures for the average individual than for the blind.

**Special Needs of Employed Blind** It is evident that the blind have special expenses which are directly related to their handicap. These may be in the nature of an additional need such as guide service, or an additional amount expended for a given item, such as clothing, housing and household fuels, transportation, medical care, and personal care. The aggregate monthly expenditure for these items averaged \$57.96 for employed blind living alone as compared with a monthly average of \$38.34 for the general single consumer—a difference of \$19.62.

TABLE 6

COMPARISON OF EXPENDITURES FOR ITEMS OF SPECIAL NEED AMONG 22 EMPLOYED BLIND PERSONS LIVING ALONE IN NEW YORK STATE WITH THOSE OF THE TOTAL CIVILIAN POPULATION (SINGLE CONSUMERS) IN THE UNITED STATES

| Item of Special Need             | Monthly Average Expenditures           |                                                                                |            |
|----------------------------------|----------------------------------------|--------------------------------------------------------------------------------|------------|
|                                  | Employed Blind Living Alone March 1943 | Total Civilian Population (Single Consumers) Monthly Average 1942 <sup>a</sup> | Difference |
| Total.....                       | \$57.96                                | \$38.34                                                                        | \$19.62    |
| Guide service.....               | 4.84                                   | .....                                                                          | 4.84       |
| Clothing.....                    | 17.72                                  | 12.83                                                                          | 4.89       |
| Housing and household fuels..... | 21.83                                  | 15.59                                                                          | 6.24       |
| Transportation.....              | 6.09                                   | 5.42                                                                           | .67        |
| Medical care.....                | 4.74                                   | 3.00                                                                           | 1.74       |
| Personal care.....               | 2.74                                   | 1.50                                                                           | 1.24       |

a. Source: *Civilian Spending and Saving 1941 and 1942*, Office of Price Administration Division of Research, Consumer Income and Demand Branch.



**Unmet Needs of Employed Blind**

The above expenditures reported by the employed blind cannot be used as an absolute yardstick for measuring the needs of these individuals because many needs remain unmet, or are provided or paid for by the families of the blind. In the main, assistance received from relatives is not reflected in the cash expenditures of the group studied. Thus, while guide service averaged \$4.84 for the 60 blind individuals whose expenditures were studied, several persons indicated that financial aid from their families was required for this purpose.

**Expenses of Blind in New York City and Upstate**

Of the 60 blind persons whose expenditures were analyzed, 29 were individuals residing in New York City whose consumption expenditures for the month averaged \$102.61, and 31 were upstate persons with an average expenditure of \$76.08.

The following table gives the breakdown of expenditures for each of these groups.

TABLE 7  
PER CAPITA OUTLAY FOR MAJOR CATEGORIES OF CONSUMPTION  
OF EMPLOYED BLIND IN NEW YORK STATE, NEW YORK CITY AND  
UPSTATE, MARCH 1943

| Major Category of Consumption    | New York State | New York City | Upstate |
|----------------------------------|----------------|---------------|---------|
| Total.....                       | \$88.90        | \$102.61      | \$76.08 |
| Food and beverages.....          | 27.61          | 32.04         | 23.47   |
| Clothing.....                    | 14.00          | 15.37         | 12.72   |
| Housing and household fuels..... | 19.64          | 21.50         | 17.91   |
| Household operation.....         | 2.67           | 3.65          | 1.76    |
| Household furnishings.....       | .60            | .30           | .88     |
| Transportation.....              | 6.04           | 6.92          | 5.22    |
| Guide service.....               | 4.58           | 7.75          | 1.62    |
| Medical care.....                | 4.21           | 3.58          | 4.80    |
| Personal care.....               | 2.33           | 2.84          | 1.85    |
| Recreation.....                  | 2.64           | 4.01          | 1.36    |
| Tobacco.....                     | 1.63           | 2.10          | 1.19    |
| Reading.....                     | .50            | .93           | .09     |
| Education.....                   | .28            | .....         | .53     |
| Other.....                       | 2.17           | 1.62          | 2.68    |

It will be noted that the difference of \$26.53 between the monthly per capita expenditures of the New York City and upstate residents is primarily accounted for by the higher costs for food, housing, clothing, guide service, transportation, and recreation.

**Expenses; Degree of Blindness**

Of the 60 persons for whom data on expenses were available, 44 were totally blind and 16 partially blind: The monthly average per capita outlay was \$95.62 for the totally blind and \$70.47 for the partially blind.

The larger expenditures for the totally blind group are reflected in each of the major categories of consumption, particularly food, housing, clothing, guide service, transportation, and personal care.

TABLE 8

PER CAPITA OUTLAY FOR MAJOR CATEGORIES OF CONSUMPTION  
OF EMPLOYED BLIND, CLASSIFIED BY DEGREE OF BLINDNESS.  
MARCH 1943

| Major Category of Consumption    | Total   | Totally<br>Blind | Partially<br>Blind |
|----------------------------------|---------|------------------|--------------------|
| Total.....                       | \$88.90 | \$95.62          | \$70.47            |
| Food and beverages.....          | 27.61   | 29.51            | 22.37              |
| Clothing.....                    | 14.00   | 14.91            | 11.50              |
| Housing and household fuels..... | 19.64   | 20.54            | 17.19              |
| Household operation.....         | 2.67    | 3.17             | 1.30               |
| Household furnishings.....       | .60     | .69              | .36                |
| Transportation.....              | 6.04    | 6.41             | 5.02               |
| Guide service.....               | 4.58    | 6.17             | .21                |
| Medical service.....             | 4.21    | 4.25             | 4.10               |
| Personal care.....               | 2.33    | 2.63             | 1.49               |
| Recreation.....                  | 2.64    | 2.91             | 1.92               |
| Tobacco.....                     | 1.63    | 1.75             | 1.31               |
| Reading.....                     | .50     | .64              | .13                |
| Education.....                   | .28     | .30              | .22                |
| Other.....                       | 2.17    | 1.74             | 3.35               |

## CONCLUSION

From the foregoing facts it is apparent that the employed blind present serious economic problems which should be given consideration in budgetary planning. The special financial needs of the blind include guide service, rent, clothing, transportation, medical and personal care. The needs of the totally blind are greater than those of the partially blind, while persons living alone incur larger expenditures than those who are members of family groups.

Many of the blind included in this study have low incomes in addition to their handicaps, a situation which may have far-reaching social consequences. It must be borne in mind that self-maintenance adjustments are closely linked with community relationships. The special wants of the blind must be satisfied to overcome such mental and emotional hazards as feelings of inferiority, isolation, and other maladjustments. An individual needs to realize that he is a member of the community, not an atom. It should be quite possible to provide for the basic expenditures of the blind person and at the same time assist him to keep his privacy and independence, and to maintain normal social contacts within the community. It is only when such normal outlets are made available that the stage is set for harmonious family and social relationships.

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